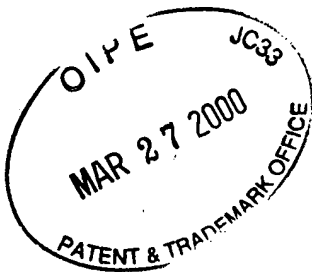


ABSTRACT

A system and method for consolidated bill payment. Requests to pay bills on behalf of multiple consumers are received via a network. The bills are issued by the same merchant. A processor which is not a node on an ATM/POS network processes the requests and directs payment of the bills belonging to multiple consumers to the merchant by a single consolidated payment. The single consolidated payment is made from an account which does not belong to one of the multiple consumers. Funds are transferred from each consumer's bank account for the amount of their respective bill. The transfer can be in the form of a draft, an ACH transfer or an charge to a consumer's credit card.



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